Theya Kanagaratnam, living woman On the county at Large, alameda Non-Domestic c/o 2316 Lakeshore Ave. #16 Oakland, California Republic [94606] e-mail: theyak101@yahoo.com

NOV 2 6 2024
U.S. BANKRUPTCY COURT
NORTHERN DISTRICT OF CALIFORNIA

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF CALIFORNIA OAKLAND DIVISION

Theya Kanagaratnam Petitioner

THEYA PRAKASHINI KANAGARATNAM Debtor

Case No: 24-40209

Addendum to Bill In Equity – Demanding an Affidavit Of Balance Due by any injured Party and Additional Evidence That DEFENDANTS have no standing for any claims.

US BANK & SELENE FINANCE Defendant One

CITIBANK & CENLAR Defendant Two

Judge: William J. Lafferty

Without prejudiced, I, Theya Kanagaratnam, Propria Persona proceeding sui juris, a woman of flesh and blood, standing in my own square, upon the land of California State, a Republic state without the United States of America, subject to the jurisdiction and venue of Constitutionally mandated Article III Section 2 courts,, the law of equity, and common law of the republic state wherein this contract was created.

This filing is an Addendum to the Bill In Equity To Enforce Accord and Satisfaction filed with this court on November 15, 2024.

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DEMAND FOR AFFIDAVIT OF BALANCE DUE

1. Petitioner, hereby, demands if there is a man or woman who has been injured/harmed, then that man or woman to provide an accurate accounting showing the Balance Due and submit to this court an Affidavit stating the following:

AFFIDAVIT OF BALANCE DUE ON THE ALLEGED LOAN

[Your Contact Details]

Re: Account Number

Ι,	(full name), on behalf of	
(Represented Entity), hereby, state that Petitione		Petitioner Theya
Kanagaratnam, a livin	g woman of flesh and blood, owes	(Entity Name) a
balance of \$. This is the true and correct amount that's owed on the	
(Accord	unt number) for the Property located at 2316	Lakeshore Avenue, #16,
Oakland, California 94	4606. I, hereby, certify under Penalty of Per	jury that this is an accurate
and true accounting of	f this claim.	
Date:		
	Signato	are
	Name a	and Title of Officer

DEFENDANTS HAVE NO STANDING

- 2. Further the alleged 1st Mortgage loan from the get-go was registered with Mortgage Electronic Recording System (MERS), a system created to privately track Promissory Notes, thereby MERS in fact turned home ownership into a Security with a pool of other residential loans being sold in the secondary market to thousands of share-holders. At that point, Who really is the Owner of the NOTE? Thousands of Share-holders?
- 3. Furthermore, it was put in INACTIVE Status in MERS when Petitioner searched in MERS on December 29, 2022 and took a screenshot of it as per Exhibit B. Petitioner does not know the exact date as to when the INACTIVE status was initially entered. However, there was no Active Public Record of this loan at the Alameda County Recorder's office for several months maybe longer, and it was not recorded with the county until April 05, 2023 (Exhibit C).
- 4. Rather than recording each assignment of the Note in the local land records, MERS tracks the Notes on its electronic registry except, in this case, the tracking discontinued a proper handover never took place, as it was put on INACTIVE STATUS while it remained as the Nominee in the County Records for months (Exhibit C). Further, There is no actual transfer of possession of the deed of trust where MERS is identified in the deed of trust. MERS, as "nominee" for the original lender and any successor and assigns, retains its beneficiary interest in the deed of trust on the only recorded document of the loan transaction in the county public records for property transactions. In short, MERS privatized part of the mortgage recording system without legislative or judicial authority. MERS's authority comes solely from its contract with its members who are the banks making the alleged loans.
- 5. Petitioner believes DEFENDANT ONE acquired a loan that was already in inactive status and then by reverse engineering to solely put the missing pieces in place and recorded with Alameda County on April 05, 2023 in order to have a record to foreclose on Petitioner's Property. Nationsstar Mortgage, last entity in MERS, might have been completely "paid off" by the government/insurance during the lockdowns or at the end of the forbearance of Mortgage Moratorium, then sold this Inactive Loan to US Bank. From that standpoint, Petitioner further questions the validity of this alleged debt.
- 6. Petitioner, further requests DEFENDANT TWO (CITIBANK) liquidates and settle the alleged HELOC NOTE Security as per the attached CUSIP (Exhibit A) with original Citibank HELOC NOTE Number: 106091318334000 in order to avoid others possessing a copy/share of this NOTE and demand "payment" from Petitioner at a later time as this Alleged HELOC Loan NOTE has been converted to Security and sold to thousands of share-holders in the secondary market.

- 7. Likewise, Petitioner believes, the alleged 1st Mortgage Loan NOTE also was securitized and sold to thousands of share-holders in the secondary market. And she demands that DEFENDANT ONE provides the CUSIP and liquidates and settles to avoid similar fate.
- 8. In spite of it all, Petitioner tendered multiple instruments to DEFENDANTS to discharge the alleged debt, evidence of which have been supplied to this court with previous filings. The FRNs are just like the discharge instruments Petitioner tendered, FRNs are just another IOUs is further evidenced by Congressional Record, March 17, 1993 Vol. 33. page H-1303, Speech given by Congressman James A. Traficant Jr (Exhibit D):

"It is an established fact that the United States Federal Government has been dissolved by the Emergency Banking Act, March 9, 1933, 48 Stat. 1, Public Law 89-719; declared by President Roosevelt, being bankrupt and insolvent. H.J.R. 192, 73rd Congress session June 5, 1933 - Joint Resolution To Suspend The Gold Standard and Abrogate The Gold Clause dissolved the Sovereign Authority of the United States and the official capacities of all United States Governmental Offices, Officers, and Departments and is further evidence that the United States Federal Government exists today in name only..." "Gold and silver were such a powerful money during the founding of the united states of America, that the founding fathers declared that only gold or silver coins can be "money" in America..."

"A Federal Reserve Note is not Money! We the People no longer have any "money..." "With FRNs, You can only discharge a debt" (Exhibit D).

Summary

Wherefore, in addition to the Bill In Equity to Enforce Accord and Satisfaction, Petition requests the court to take Judicial Notice of the above and states DEFENDANTS have no standing and demands:

- 1. DEFENDANTS who still claim standing to submit an AFFIDAVIT as stated above.
- 2. DEFENDNATS to liquidate all Securities as per the CUSIPS.

I, Theya Kanagaratnam, declare under penalty of perjury under the laws of the United States of America the foregoing is true and correct.

Dated: November 26, 2024

Respectfully submitted:

Theye: Kangywatnum Theya Kanagaratnam

Beneficiary

Without Prejudice,

All Rights and Liberties Reserved.

CERTIFICATE OF SERVICE

The above Addendum to Bill In Equity – Certificate of Balance Due filing are placed in the Mail via United Postal Service on this 26th day of November 2024 to the following parties:

Robertson, Anschutz, Schneid & Crane LLP c/o Theron S. Covey
Attorney for US Bank
1 Park Plaza, Suite 600
Irvine, CA 92614

TIFFANY & BOSCO, P.A. c/o Richard L. Stevenson, Esq. Attorneys for Citi Bank, N.A. 1455 Frazee Rd., Ste. 820 San Diego, CA 92108

DATED this 26th day of November, 2024

By: Theye: Kangautran
Theya Kanagaratnam

Beneficiary

Without Prejudice,

All Rights and Liberties Reserved.

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Exhibit A

Your CUSIP Results are as follows:

THEYA KANAGARATNAM (MTG 106091318334000 [CITIBANK])

Westwood Salient Global Real Estate Fund

Symbol:

KIRYX

CUSIP:

34986P101

ISIN:

US34986P1012

Inception Date:

04/28/2006

Net Assets:

\$17.979,000.00 as of

12/22/2023

Portfolio Assets:

\$17.979,000.00 as of

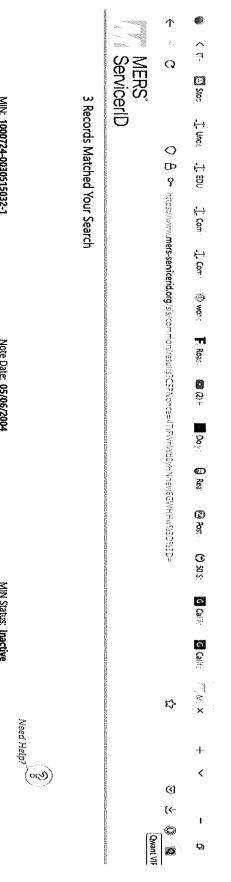
12/22/2023

A little about the Fund:

Westwood Salient Global Real Estate Fund seeks total return from both capital appreciation and current income. The Fund invests in common stocks and other equity securities issued by U.S. and non-U.S. real estate companies, including real estate investment trusts and similar REIT-like entities in at least three different countries.



Exhibit B





Note Date: 05/06/2004 Phone: (800) 669-6607 MIN Status: Inactive

If you are a borrower on this loan, you can click here to enter additional information and display the Investor name

If you are a borrower on this loan, you can click here to enter additional information and display the Investor name Services: Kyanite Services, Inc. MIN: 1000583-1000055908-0 Beaverton, OR Note Date: 07/11/2005 MIN Status: Inactive Phone: (866) 570-5277

Servicer: Nationstar Mortgage LLC MIN: 1000390-3312359019-6 Note Date: 05/24/2013 Phone: (888) 480-2432 MIN Status: Inactive

If you are a borrower on this loan, you can dick here to enter additional information and display the Investor name.

Coppell, TX

Screen shot bak December 29, 2023 ~ 0' ENG 12/29/2022

Type here to search

Return to Search

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EXHIBIT C

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Alameda County, California Clerk-Recorder Web Access

Welcome Visitor.	!	/iew Basket
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Other Options New Search Refine Search Back to Results		
Legal Description Related Documents	2013215140	
Document Detail	Image for this record is not available on this website.	
Instrument #: 2013215140 Multi Seq: 0 Date Filed: 06/19/2013 09:22:42 AM Document Type: DEED OF TRUST Book: Page: Page: # Pages in image: 38 Image: Grantor Names 1 P KANAGARATNAM THEYA Grantee Names 1 P QUICKEN LOANS INC 2 P MERS 3 C MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC Returnee Name: Address: City, State, Zip:		
sa sa naha shigaga ka sa		

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Recording requested by simplifile

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Prepared By and Return To:

Collateral Department Meridian Asset Services, LLC 3201 34th Street South, Suite 310 St. Petersburg, FL 33711 (239) 351-2442

OFFICIAL RECORDS OF ALAMEDA COUNTY MELISSA WILK, CLERK-RECORDER RECORDING FEES: \$102.00

ELECTRONICALLY RECORDED

APN/PIN# 023-0415-036

Space above for Recorder's use

10557653

ASSIGNMENT OF DEED OF TRUST

FOR GOOD AND VALUABLE CONSIDERATION, the sufficiency of which is hereby acknowledged, the undersigned, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR QUICKEN LOANS INC., ITS SUCCESSORS AND ASSIGNS, whose address is P.O. BOX 2026, FLINT, MI 48501-2026, (ASSIGNOR), does hereby grant, assign and transfer to FEDERAL NATIONAL MORTGAGE ASSOCIATION, whose address is 5600 GRANITE PKWY. BUILDING VII, PLANO, TX 75024, (ASSIGNEE), its successors, transferees and assigns forever, all interest, all liens, and any rights due or to become due thereon under that certain deed of trust described below.

Date of Deed of Trust: 5/24/2013 Original Loan Amount: \$304,200.00

Executed by (Borrower(s)): THEYA KANAGARATNAM

Original Trustee: TSI TITLE COMPANY OF CALIFORNIA, INC.

Original Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS

BENEFICIARY, AS NOMINEE FOR QUICKEN LOANS INC., ITS SUCCESSORS AND ASSIGNS

Filed of Record: In Book N/A, Page N/A

Document/Instrument No: 2013215140 in the Recording District of Alameda, CA, Recorded on 6/19/2013.

Property more commonly described as: 2316 LAKESHORE AVE APT 16, OAKLAND, CALIFORNIA 94606

IN WITNESS WHEREOF, the undersigned by its duly elected officers and pursuant to proper authority of its board of directors has duly executed, sealed, acknowledged and delivered this assignment.

Date: JAN 1 3 2023

MORTGAGE ELECTRON TO REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE

FORQUICKEN LOANS INC., ITS SUCCESSORS AND ASSIGNS

By: Brandy Thompson
Title: ASSISTANT SECRETARY

Witness Name: Chonica hostin

MIN# 100039033123590196

MERS PH# 1-888-679-MERS

4482042

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A NOTARY PUBLIC OR OTHER OFFICER COMPLETING THIS CERTIFICATE VERIFIES ONLY THE IDENTITY OF THE INDIVIDUAL WHO SIGNED THE DOCUMENT TO WHICH THIS CERTIFICATE IS ATTACHED, AND NOT THE TRUTHFULNESS, ACCURACY, OR VALIDITY OF THAT DOCUMENT

State of County of TEXAS DALLAS

Suzanne Lynn Walker JAN 1 3 2023 , a Notary Public, personally before me, On appeared Brandy Thompson ASSISTANT SECRETARY of/for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR QUICKEN LOANS INC., ITS SUCCESSORS AND ASSIGNS, personally known to me to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of the State of TEXAS that the foregoing paragraph is true and correct. I further certify

Brandy Thompson , signed, sealed, attested and delivered this document as a volume. , signed, sealed, attested and delivered this document as a voluntary act in my presence.

STARY SOLD TEXTS OF T

Witness my hand and official seq

(Notary Name): Suzanne Lynn Walker APR 2 5 2026 My commission expires:

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Recording requested by simplifile

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OFFICIAL RECORDS OF ALAMEDA COUNTY MELISSA WILK, CLERK-RECORDER RECORDING FEES: \$102.00



ELECTRONICALLY RECORDED

APN/PIN# 023-0415-036

St. Petersburg, FL 33711 (239) 351-2442

Prepared By and Return To:

Collateral Department
Meridian Asset Services, LLC
3201 34th Street South, Suite 310

Space above for Recorder's use

10/78798

ASSIGNMENT OF DEED OF TRUST

FOR GOOD AND VALUABLE CONSIDERATION, the sufficiency of which is hereby acknowledged, the undersigned, FEDERAL NATIONAL MORTGAGE ASSOCIATION, whose address is 5600 GRANITE PKWY. BUILDING VII, PLANO, TX 75024, (ASSIGNOR), does hereby grant, assign and transfer to U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2 ACQUISITION TRUST, whose address is C/O SELENE FINANCE LP, 3501 OLYMPUS BLVD., SUITE 500, DALLAS, TX 75019, (ASSIGNEE), its successors, transferees and assigns forever, all beneficial interest under that certain deed of trust, together with the certain note(s) described therein with all interest, all liens, and any rights due or to become due thereon.

Date of Deed of Trust: 5/24/2013 Original Loan Amount: \$304,200.00

Executed by (Borrower(s)): THEYA KANAGARATNAM

Original Trustee: TSI TITLE COMPANY OF CALIFORNIA, INC.

Original Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS

BENEFICIARY, AS NOMINEE FOR QUICKEN LOANS INC., ITS SUCCESSORS AND ASSIGNS

Filed of Record: In Book N/A, Page N/A

Document/Instrument No: 2013215140 in the Recording District of Alameda, CA, Recorded on 6/19/2013.

Property more commonly described as: 2316 LAKESHORE AVE APT 16, OAKLAND, CALIFORNIA 94606

IN WITNESS WHEREOF, the undersigned by its duly elected officers and pursuant to proper authority of its board of directors has duly executed, sealed, acknowledged and delivered this assignment.

Date: 3/15/2023

FEDERAL NATIONAL MORTGAGE ASSOCIATION, BY MERIDIAN ASSET SERVICES, LLC, ITS ATTORNEY-IN-FACT

By: RICHARD NEEPE, JR. Title: VICE PRESIDENT Witness Name: SHULA FERGUSON

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A NOTARY PUBLIC OR OTHER OFFICER COMPLETING THIS CERTIFICATE VERIFIES ONLY THE IDENTITY OF THE INDIVIDUAL WHO SIGNED THE DOCUMENT TO WHICH THIS CERTIFICATE IS ATTACHED, AND NOT THE TRUTHFULNESS, ACCURACY, OR VALIDITY OF THAT DOCUMENT

State of County of FLORIDA PINELLAS

On 3/15/2023, before me, ISABEL LOPEZ, a Notary Public, personally appeared RICHARD NEEFE, JR., VICE PRESIDENT of/for MERIDIAN ASSET SERVICES, LLC, AS ATTORNEY-IN-FACT FOR FEDERAL NATIONAL MORTGAGE ASSOCIATION, personally known to me to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of the State of FLORIDA that the foregoing paragraph is true and correct. I further certify the foregoing instrument was acknowledged before me by means of \(\overline{\text{U}} \) physical presence or \(\overline{\text{U}} \) online notarization and that RICHARD NEEFE, JR., signed, sealed, attested and delivered this document as a voluntary act in my presence.

Witness my hand and official seal.

(Notary Name): ISABEL LOPEZ My commission expires: 2/13/2027

ISABEL LOPEZ Notary Public State of Florida Comm# HH361490 Expires 2/13/2027

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EXHIBIT D

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The Bankruptcy of The United States



Representative James A. Traficant Jr. (D-OH)

Congressional Record, March 17, 1993 Vol. 33. page H-1303

Introduction and text from James Traficant's book, America's Last Minuteman:

This speech has been written in several books. Many people still write to me asking for information and details about the speech.

Some are confused because the speech was actually inserted into the record with only the first part delivered on The House Floor.

Floor debate is usually limited. I had only one half minute, thus, I made the first remarks, then asked unanimous consent to have my total, prepared speech inserted into the Record and it was.

I never read of gave a "prepared" speech on the Floor but, did on occasion use the segment of Record known as "Extension of Remarks" when I needed more time to make my point.

The following is the complete text of my speech..

"Mr. Speaker, we are here now in chapter 11. Members of Congress are official trustees presiding over the greatest reorganization of any Bankrupt entity in world history, the U.S. Government. We are setting forth hopefully, a blueprint for our future. There are some who say it is a coroner's report that will lead to our demise.

It is an established fact that the United States Federal Government has been dissolved by the Emergency Banking Act, March 9, 1933, 48 Stat. 1, Public Law 89-719; declared by President Roosevelt, being bankrupt and insolvent. H.J.R. 192, 73rd Congress session June 5, 1933 - Joint Resolution To Suspend The Gold Standard and Abrogate The Gold Clause dissolved the Sovereign Authority of the United States and the official capacities of all United States Governmental Offices, Officers, and Departments and is further evidence that the United States Federal Government exists today in name only.

pg 1 of 5 Case: 24-40209 Doc# 44 Filed: 11/26/24 Entered: 11/26/24 15:39:15 Page 15 of The receivers of the United States Bankruptcy are the International Bankers, via the United Nations, the World Bank and the International Monetary Fund. All United States Offices, Officials, and Departments are now operating within a de facto status in name only under Emergency War Powers.

The federal Government exist in name only.

With the Constitutional Republican form of Government now dissolved, the receivers of the Bankruptcy have adopted a new form of government for the United States. This new form of government is known as a Democracy, being an established Socialist/Communist order under a new governor for America. This act was instituted and established by transferring and/or placing the Office of the Secretary of Treasury to that of the Governor of the International Monetary Fund. Public Law 94-564, page 8, Section H.R. 13955 reads in part: "The U.S. Secretary of Treasury receives no compensation for representing the United States?"

Gold and silver were such a powerful money during the founding of the united states of America, that the founding fathers declared that only gold or silver coins can be "money" in America.

Only gold or silver!

Since gold and silver coinage were heavy and inconvenient for a lot of transactions, they were stored in banks and a claim check was issued as a money substitute. People traded their coupons as money, or "currency."

Currency is not money, but a money substitute. Redeemable currency must promise to pay a dollar equivalent in gold or silver money. Federal Reserve Notes (FRNs) make no such promises, and are not "money."

A Federal Reserve Note is a debt obligation of the federal United States government, not "money."

The federal United States government and the U.S. Congress were not and have never been authorized by the Constitution for the united states of America to issue currency of any kind, but only lawful money, gold and silver coin.

It is essential that we comprehend the distinction between real money and paper money substitute. One cannot get rich by accumulating money substitutes, one can only get deeper into debt.

A Federal Reserve Note is not money!

We the People no longer have any "money." Most Americans have not been paid any "money" for a very long time, perhaps not in their entire life.

Now do you comprehend why you feel broke? Now, do you understand why you are "bankrupt," along with the rest of the country?

Federal Reserve Notes (FRNs) are unsigned checks written on a closed account. FRNs are an inflatable paper system designed to create debt through inflation (devaluation of currency).

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Whenever there is an increase of the supply of a money substitute in the economy without a corresponding increase in the gold and silver backing, inflation occurs.

Inflation is an invisible form of taxation that irresponsible governments inflict on their citizens. The Federal Reserve Bank who controls the supply and movement of FRNs has everybody fooled.

Inflation is simply, just another tax!

They have access to an unlimited supply of FRNs, paying only for the printing costs of what they need. FRNs are nothing more than promissory notes for U.S. Treasury securities (T-Bills) - a promise to pay the debt to the Federal Reserve Bank.

There is a fundamental difference between "paying" and "discharging" a debt. To pay a debt, you must pay with value or substance (i.e. gold, silver, barter or a commodity).

They pay only the printing costs!

With FRNs, you can only discharge a debt. You cannot pay a debt with a debt currency system. You cannot service a debt with a currency that has no backing in value or substance. No contract in Common law is valid unless it involves an exchange of "good & valuable consideration."

Unpayable debt transfers power and control to the sovereign power structure that has no interest in money, law, equity or justice because they have so much wealth already.

Their lust is for power and control. Since the inception of central banking, they have controlled the fates of nations.

The Federal Reserve System is based on the Canon law and the principles of sovereignty protected in the Constitution and the Bill of Rights.

In fact, the international bankers used a "Canon Law Trust" as their model, adding stock and naming it a "Joint Stock Trust." The U.S. Congress had passed a law making it illegal for any legal "person" to duplicate a "Joint Stock Trust" in 1873. The Federal Reserve Act was legislated post-facto (to 1870), although post-facto laws are strictly forbidden by the Constitution. [1:9:3]

The Federal Reserve System is a sovereign power structure separate and distinct from the federal United States government. The Federal Reserve is a maritime lender, and/or maritime insurance underwriter to the federal United States operating exclusively under Admiralty/Maritime law.

The lender or underwriter bears the risks, and the Maritime law compelling specific performance in paying the interest, or premiums are the same. Assets of the debtor can also be hypothecated (to pledge something as a security without taking possession of it.) as security by the lender or underwriter.

The Federal Reserve Act stipulated that the interest on the debt was to be paid in gold. There was no stipulation in the Federal Reserve Act for ever paying the principle.

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"No stipulation to pay principle."

Prior to 1913, most Americans owned clear, allodial title to property, free and clear of any liens or mortgages until the Federal Reserve Act (1913) "Hypothecated" all property within the federal United States to the Board of Governors of the Federal Reserve, -in which the Trustees (stockholders) held legal title. The U.S. citizen (tenant, franchisee) was registered as a "beneficiary" of the trust via his/her birth certificate.

In 1933, the federal United States hypothecated all of the present and future properties, assets and labor of their "subjects," the 14th Amendment U.S. citizen, to the Federal Reserve System.

In return, the Federal Reserve System agreed to extend the federal United States corporation all the credit "money substitute" it needed.

Our private property is now collateral.

Like any other debtor, the federal United States government had to assign collateral and security to their creditors as a condition of the loan. Since the federal United States didn't have any assets, they assigned the private property of their" economic slaves", the U.S. citizens as collateral against the unpayable federal debt.

They also pledged the unincorporated federal territories, national parks forests, birth certificates, and nonprofit organizations, as collateral against the federal debt. All has already been transferred as payment to the international bankers.

Unwittingly, America has returned to its pre-American Revolution, feudal roots whereby all land is held by a sovereign and the common people had no rights to hold allodial title to property.

Once again, We the People are the tenants and sharecroppers renting our own property from a Sovereign in the guise of the Federal Reserve Bank. We the people have exchanged one master for another.

Tenants and share croppers!

This has been going on for over eighty years without the "informed knowledge" of the American people, without a voice protesting loud enough. Now it's easy to grasp why America is fundamentally bankrupt.

Why don't more people own their properties outright?

Why are 90% of Americans mortgaged to the hilt and have little or no assets after all debts and liabilities have been paid? Why does it feel like you are working harder and harder and getting less and less?

We are reaping what has been sown, and the results of our harvest is a painful bankruptcy, and a foreclosure on American property, precious liberties, and a way of life.

Few of our elected representatives in Washington, D.C. have dared to tell the truth.

"We are reaping what has been sown."

The federal United States is bankrupt. Our children will inherit this unpayable debt, and the tyranny to enforce paying it. America has become completely bankrupt in world leadership, financial credit and its reputation for courage, vision and human rights. This is an undeclared economic war, bankruptcy, and economic slavery of the most corrupt order!

Wake up America! Take back your Country."

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